



Make Sure You Are Covered

I have been contacted by departments asking about being covered under the Public Safety Officers Benefit (PSOB) while working Natural Disasters such as the current flood emergency that many departments are dealing with.

To insure that members are covered by the PSOB if killed or permanently disabled, there needs be a call generated which gives members the **“Legal Authority to Serve the Public Agency in an Official Capacity.”** The Department of Justice (DOJ) will ask for documentation that the member was dispatched to the incident. If no call is generated and members are out filling sand bags, assisting citizens, etc and are injured or killed, they can be considered as “free lancing” which does not give them the “Legal Authority to Serve the Public Agency in an Official Capacity.” Having your department “dispatched” for a Natural Disaster Emergency can and should include being “on alert with continuous call-outs through out the Disaster” which would justify you acting as a member of your department throughout the disaster performing various functions and covered.

Members and departments should document any injuries, sudden illness, infections, etc that member’s encounter while working these disasters. If any of these lead to serious illness or death, documentation of exactly where and when the member encountered the illness (injury) will need to be documented to be covered. To be covered under the *Hometown Hero’s Act* the onset of illness (injury) must occur within 24 hours of the “emergency call”. So Documentation of when the member was dispatch to the incident and when the “injury” was sustained is essential for coverage.

If your department is assisting neighboring communities, make sure they have requested “Mutual Aid” from your department for assistance. Self dispatching to other communities could cause a claim to be denied as there would be no documentation of being “dispatched” to the scene.

I hope everyone is safe while working these Natural Disasters and **EVERYONE GOES HOME** each day, but I also want to make sure everyone is covered in the unfortunate case that and incident goes bad.

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